



first and second account numbers and the first and second signature phrases.

6. (Amended) The system of claim 10 wherein the authorization form includes a transformation system to transform the signature phrase at the customer, and wherein the interface receives the second account number and the second signature phrase in a transformed format.

11. (Amended) The system of claim 10 wherein the authorization form includes a customer-specific indicator previously provided by the customer to the database, the customer-specific indicator being independent of the merchant.

13. (Amended) A method for authorizing transactions between a customer that is authorized to use an account and an e-commerce merchant, the method comprising:

confirming rights in the account by associating an account code with an account number associated with the account;

establishing a signature phrase for being used in a plurality of transactions;

linking the signature phrase to the account number for use in the transactions; and

extending rights to the account, normally only associated with the account code, to the signature phrase such that the customer can authorize transactions made on the account using the signature phrase.

16. (Amended) A method for authorizing a transaction between a customer having an account number and an e-commerce merchant, the method comprising:

linking an account code to the account number to enable the customer to confirm rights to an account identified by the account number;

having confirmed rights to the account, allowing the customer to create an alternate means of confirming rights in the account, including establishing a plurality of signature phrases linked to the account number; and

authorizing a transaction authorization request for the account by linking any one of the plurality of signature phrases to the account number.

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17. (Amended) A method for authorizing a transaction between a customer and an e-commerce merchant, the customer having an account number and an associated activation code that can be used to confirm rights in an account identified by the account number, the method comprising:

once rights in the account are confirmed, linking the account number to a signature phrase;

receiving a transaction authorization request from the merchant including an account number and the signature phrase;

verifying the signature phrase is linked to the account number indicated by the account indicator; and

authorizing the transaction if the signature phrase is linked to the account number.

18. (Amended) An apparatus for authorizing transactions between a customer and an e-commerce merchant, comprising

a database including a list of linked account numbers and signature phrases;

an engine operable to receive a plurality of authorization requests from the merchant, process the requests including verifying rights in an account associated with the account number by the customer using a single signature phrase, and return an authorization form if the signature phrase is linked to the account number; and

a network interface for selectively connecting to a plurality of different e-commerce merchants and a plurality of different customers.

Please add the following new claims:

--19. The apparatus of claim 18 wherein the database further includes an authorization form to be provided to the customer through the network interface, the authorization form including an input mechanism for receiving the signature phrase from the customer.

20. The apparatus of claim 19 wherein the authorization form further includes an indicator for identifying a source associated with the account number.

21. The apparatus of claim 19 wherein the authorization form further includes an indicator that is specific to the customer and can be used by the customer to identify the apparatus from a different network entity requesting the signature phrase.

22. A method for authorizing transactions, comprising:  
receiving, at an authorization system, merchant information and account information after a user has initiated a transaction from a merchant;  
verifying that the merchant information corresponds to the merchant;  
determining whether the account information corresponds to an account entry in an authorization database;  
creating an authorization form;  
displaying the authorization form to the user;  
receiving an authentication phrase from the user;  
verifying that the received authentication phrase corresponds to an authentication phrase in the account entry; and  
transferring the user to the merchant.

23. The method of claim 22 further comprising:  
enabling the user to be transferred to the authorization system. --

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